# GOVERNMENT OF INDIA
# HOUSING AND URBAN POVERTY ALLEVIATION
# LOK SABHA

UNSTARRED QUESTION NO:2897
ANSWERED ON:03.08.2016
Housing for All
Hooda Shri Deepender Singh

**Will the Minister of HOUSING AND URBAN POVERTY ALLEVIATION be pleased to state:**

Will the Minister of HOUSING AND URBAN POVERTY ALLEVIATION be pleased to state:

(a) the number of cities/towns in Haryana shortlisted for development of dwelling units under the "Housing for All" scheme and criterion for selection and omission;
(b) the number of projects in the State of Haryana under the erstwhile Rajiv Awas Yojana which have been subsumed under the new scheme and the number of projects dropped;
(c) the source and pattern of funding for "Housing for All" scheme;
(d) the eligibility criterion laid by the Government to provide houses under the scheme; and
(e) the new features included in the scheme which otherwise were not part of the earlier Central Housing schemes?

## Answer

THE MINISTER OF STATE IN THE MINISTRY OF HOUSING & URBAN POVERTY ALLEVIATION
(RAO INDERJIT SINGH)

(a): All statutory towns as per Census 2011 and towns notified subsequently are eligible for coverage under the Pradhan Mantri Awas Yojana (PMAY)-Housing for All (HFA) (Urban) Mission. Further, States/UTs have the flexibility to include in the Mission the Planning area as notified with respect to the Statutory town and which surrounds the concerned Municipal area. The cities under the PMAY-HFA (U) Mission are included as per proposal of the State/UT Governments concerned. On the proposal of the State Government of Haryana, accordingly, a total of 09 cities/towns of Haryana have been included under the PMAY-HFA (U) Mission. These cities/towns are Faridabad, Gurgaon, Hisar, Karnal, Panipat, Rohtak, Sirsa, Sonipat and Yamunanagar.
(b): A total of 04 projects sanctioned under Rajiv Awas Yojana (RAY) in the State of Haryana, where work had reportedly begun on ground, have been subsumed in the PMAY-HFA (U) Mission. 03 RAY projects which were reported to be non-starter were cancelled.
(c): The Pradhan Mantri Awas Yojana-Housing for All (Urban) Mission, launched on 25.6.2015 aims to provide assistance to States/UTs in addressing the housing requirement of the slum dwellers and urban poor belonging to Economically Weaker Section (EWS) & Low Income Group (LIG) categories as follows:.
â€¢ Central assistance @ Rs 1 lakh per house is available for the slum redevelopment component and @ Rs. 1.5 lakh for the Affordable Housing in Partnership (AHP) component and Beneficiary led Individual House construction component for EWS beneficiaries under the PMAY (Urban) mission. States/UT or cities may also contribute financially for such individual house construction
â€¢ Under the Credit Linked Subsidy Scheme (CLSS) component of the PMAY(Urban) mission, beneficiaries of EWS and LIG seeking housing loans from Banks, Housing Finance Companies and such other institutions would be eligible for an interest subsidy at the rate of 6.5 % for a tenure of 15 years or during tenure of loan whichever is lower. The Net Present Value of the interest subsidy will be calculated at a discount rate of 9 %. The credit linked subsidy will be available only for loan amounts upto Rs. 6 lakhs and additional loans beyond Rs. 6 lakhs, if any, will be at non-subsidized rates.
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(d): To be eligible for the Mission, the beneficiary should not have any pucca anywhere in India. Beneficiary has been defined as a family comprising of husband, wife and unmarried children.
(e) The Government has launched the PMAY-HFA (U) Mission, with the following significant changes:
â€¢ EWS House is defined as of size 30 sq. mtr. States/UTs, however, have flexibility of determining size of house and other facilities at the state level with information to the Ministry.
â€¢ EWS family has been defined as family with annual income upto Rs. 3 lakh and LIG as family with annual income between Rs. 3-6 lakh.
â€¢ While, in the earlier scheme project approvals and modifications required approval of the Central Government, in the PMAY-HFA (U) Mission, the State Government concerned is the competent authority to grant such approvals.
â€¢ Keeping in view limited availability or encumbrance free land, the PMAY-HFA (U) Mission encourage in situ rehabilitation as priority using land as a resource;
â€¢ In the earlier scheme, Central assistance in Affordable Housing in Partnership (AHP) was Rs.75000/-. In the PMAY-HFA (U) Mission, central assistance has been increased to Rs.1.5 lakh.
â€¢ Interest subsidy under Interest Subsidy Interest Subsidy for Housing the Urban Poor (ISHUP) and Rajiv Rinn Yojana (RRY) was 5% while under the CLSS component of PMAY-HFA (U) Mission, the interest subsidy has been raised to 6.5%.
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